

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on April 17, 2006, Lee R. Hardy and Rebecca L. Abrams a/k/a Rebecca L. Hardy executed a Deed of Trust to John E. Tucker, Trustee for the benefit of Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch as recorded in the office of the Chancery Clerk of Desoto County, Mississippi, in Book 2469 at Page 603, reference to which is hereby made, and,

WHEREAS, said Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch, under the power granted to it in said Deed of Trust, by instrument of date August 13, 2007, duly spread upon the record and recorded in Book 2774 at Page 541 in the office of the Chancery Clerk aforesaid, did substitute the undersigned Marc K. McKay in the place and stead of the original Trustee and of any other Substituted Trustee;

WHEREAS, default having been made by the said Lee R. Hardy and Rebecca L. Abrams a/k/a Rebecca L. Hardy, in the payment of the above mentioned indebtedness as it fell due, and payment having been requested by Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch, the legal holder of the indebtedness secured by and described in the above mentioned Deed of Trust;

WHEREAS, the undersigned was called upon to execute the Trust therein contained, the owner of the indebtedness secured by said Deed of Trust having declared it due and payable, and to sell said property under the provisions of said Deed of Trust for the purpose of raising said sum so secured and unpaid, together with the expenses of selling same, including Trustee's and attorneys fees;

WHEREAS, I did advertise the hereafter described property for sale in the *Desoto Times Today*, on September 6, 2007, September 13, 2007, September 20, 2007 and September 27, 2007; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the

terms of said Deed of Trust, and the legal holder of said indebtedness, Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorneys' fees, Substituted Trustee's fees and expenses of sale; and,

WHEREAS, the Substituted Trustee's Notice of Sale, in accordance with the hereinbefore mentioned Deed of Trust, provided that said property would be sold between the legal hours of 11:00 a.m. and 4:00 p.m., at the Desoto County Courthouse at Hernando, State of Mississippi; and,

WHEREAS, the undersigned Substituted Trustee, after posting and publication of Notice of Sale as required by the terms of the Deed of Trust and the laws of the State of Mississippi within the legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.) on the 28th day of September, 2007, at public outcry, offered the hereinafter described property for sale at the East Front Door of the Desoto County Courthouse at Hernando, Mississippi; and,

WHEREAS, everything necessary to be done was done to make and effect a good and lawful sale; and,

WHEREAS, at such sale Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch bid the sum of \$6,816.00; and,

WHEREAS, said bid by Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch was the highest and best bid; and,

WHEREAS, the within described property was there and then struck off to Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch and it was declared the purchaser thereof; and,

NOW, THEREFORE, I, Marc K. McKay, Substituted Trustee, in consideration of the full payment of the sum of \$6,186.00 do hereby sell and convey to Gulfco of Mississippi, Inc. d/b/a

Tower Loan of Olive Branch, a Mississippi corporation, the following described property located and situated in Desoto County, Mississippi, to-wit:

Lot 8, Desoto Farms, Section "A", situated in the Southwest Quarter of Section 28, Township 3 South, Range 5 West, Desoto County, Mississippi, according to plat recorded in Plat Book 54, Page 49, in the office of the Chancery Clerk, Desoto County, Mississippi; SUBJECT, HOWEVER, to restrictive covenants for said subdivision recorded in Book 286, Pages 455-457, records of Desoto County, Mississippi.

I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 2nd day of October, 2007.



Marc K. McKay, Substituted Trustee

STATE OF MISSISSIPPI:
COUNTY OF MADISON:

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority, in and for the aforesaid county and state, on this the 2nd day of October, 2007, within my jurisdiction, the within named Marc K. McKay, Substituted Trustee, who acknowledged to me that he executed the above and foregoing Substituted Trustee's Deed on the year and date therein mentioned.

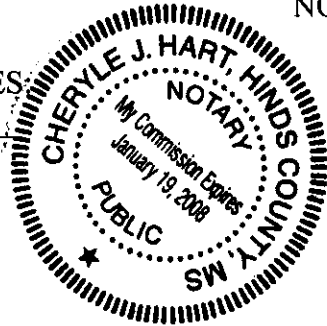
GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE.



NOTARY PUBLIC

MY COMMISSION EXPIRES:

1-19-08



GRANTOR'S ADDRESS:

Marc K. McKay, Substituted Trustee
P.O. Box 2488
Ridgeland, Mississippi 39158-2488
(601) 572-8778

GRANTEE'S ADDRESS:

Gulfco of Mississippi, Inc. d/b/a
Tower Loan of Olive Branch
P.O. Box 320001
Flowood, MS 39232-0001
(601) 992-0936

Prepared by:

Marc K. McKay
MCKAY SIMPSON LAWLER FRANKLIN
& FOREMAN, PLLC
Attorney at Law
P.O. Box 2488
Ridgeland, Mississippi 39158-2488
(601) 572-8778

INDEXING INSTRUCTIONS: Lot 8, Desoto Farms, Section "A", situated in the Southwest Quarter of Section 28, Township 3 South, Range 5 West, Desoto County, Mississippi

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 17, 2006, Lee R. Hardy and Rebecca L. Abrams a/k/a Rebecca L. Hardy executed a Deed of Trust to John E. Tucker, Trustee for the benefit of Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch as recorded in the office of the Chancery Clerk of Desoto County, Mississippi, in Book 2469 at Page 603, reference to which is hereby made, and,

WHEREAS, said Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch, under the power granted to it in said Deed of Trust, by instrument of date August 13, 2007, duly spread upon the record and recorded in Book 2774 at Page 541 in the office of the Chancery Clerk aforesaid, did substitute the undersigned Marc K. McKay in the place and stead of the original Trustee and of any other Substituted Trustee;

WHEREAS, default having been made by the said Lee R. Hardy and Rebecca L. Abrams a/k/a Rebecca L. Hardy, in the payment of the above mentioned indebtedness as it fell due, and payment having been requested by Gulfco of Mississippi, Inc. d/b/a Tower Loan of Olive Branch, the legal holder of the indebtedness secured by and described in the above mentioned Deed of Trust;

WHEREAS, the undersigned was called upon to execute the Trust therein contained, the owner of the indebtedness secured by said Deed of Trust having declared it due and payable, and to sell said property under the provisions of said Deed of Trust for the purpose of raising said sum so secured and unpaid, together with the expenses of selling same, including Trustee's and attorneys fees;

NOW, THEREFORE, I, the undersigned Marc K. McKay being the Substituted Trustee, do hereby give notice that on September 28, 2007, between 11:00 o'clock a.m. and 4:00 o'clock p.m., being legal hours of sale, I will proceed to sell at public outcry, to the highest bidder for cash, at the East Front Door of the Desoto County Courthouse in Hernando, State of Mississippi, the following real property described and conveyed in said Deed of Trust, lying and being situated in Desoto County,

Volume No. 112 on the 6 day of Sept., 2007

Volume No. 112 on the 13 day of Sept., 2007

Volume No. 112 on the 20 day of Sept., 2007

Volume No. 112 on the 27 day of Sept., 2007

Volume No. _____ on the _____ day of _____, 2007

Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 27 day of Sept., 2007

BY Gregory H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 491 words @ .12 \$ 58.92

B. 3 subsequent insertions of 1473 words @ .10 \$ 147.30

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 209.22

Mississippi and being more particularly described as follows, to-wit: Lot 8, Desoto Farms, Section "A", situated in the Southwest Quarter of Section 28, Township 3 South, Range 5 West, Desoto County, Mississippi, according to plat recorded in Plat Book 54, Page 49, in the office of the Chancery Clerk, Desoto County, Mississippi; SUBJECT, HOWEVER, to restrictive covenants for said subdivision recorded in Book 286, Pages 455-457, records of Desoto County, Mississippi. I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 27th day of August, 2007.
MARC K. MCKAY
SUBSTITUTED TRUSTEE
MCKAY SIMPSON LAWLER
FRANKLIN
& FOREMAN, PLLC
Attorneys at Law
P.O. Box 2488
Ridgeland, MS 39158-2488
(601) 572-8778
POSTED THIS August 26, 2007
PUBLISHED: September 6, 2007, September 13, 2007, September 20, 2007, and September 27, 2007